

Information to identify the case:

Debtor 1	<u>Mohammed G. Rabbani</u>	Social Security number or ITIN	xxx-xx-6568
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 20-11849-JKS			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Mohammed G. Rabbani

1/12/24

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Mohammed G. Rabbani
Debtor

Case No. 20-11849-JKS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jan 12, 2024

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2024:

Recip ID	Recipient Name and Address
db	Mohammed G. Rabbani, 68 Front St, Apt 2, Paterson, NJ 07522-1449
518802277	+ HSBC et al by its, servicing agent M&T Bank, c/o Schiller Knapp Lefkowitz Hertzell LLP, Post Office Box 840, Buffalo, New York 14240-0840

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 12 2024 20:53:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 12 2024 20:53:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: PRA.COM	Jan 13 2024 01:38:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518695475	EDI: LCIICSYSTEM	Jan 13 2024 01:38:00	IC Systems Collections, PO Box 64378, Saint Paul, MN 55164-0378
518785698	Email/PDF: resurgentbknotifications@resurgent.com	Jan 12 2024 21:07:59	LVNV Funding, LLC, c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
518733757	Email/PDF: resurgentbknotifications@resurgent.com	Jan 12 2024 21:08:16	LVNV Funding, LLC, PO Box 10497, Greenville, SC 29603-0497
518695477	Email/Text: camanagement@mtb.com	Jan 12 2024 20:52:00	M&T Bank, PO Box 1288, Buffalo, NY 14240-1288
518733759	Email/PDF: resurgentbknotifications@resurgent.com	Jan 12 2024 21:07:57	Pinnacle Credit Services, ISAOA Cellco For Resurgent Capital, PO Box 10587, Greenville, SC 29603-0587
518745451	Email/PDF: resurgentbknotifications@resurgent.com	Jan 12 2024 21:19:48	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518698191	+ EDI: SYNC	Jan 13 2024 01:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518733760	EDI: AISTMBL.COM	Jan 13 2024 01:38:00	T-Mobile Bankruptcy Team, PO Box 53410, Bellevue, WA 98015-3410

TOTAL: 11

District/off: 0312-2

User: admin

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518734153		Salma Riya, No Address
518733755	*	IC Systems Collections, PO Box 64378, Saint Paul, MN 55164-0378
518733756	*	KML Law Group, P.C., 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812
518733758	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M&T Bank, PO Box 1288, Buffalo, NY 14240-1288
518695476	##	KML Law Group, P.C., 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812

TOTAL: 1 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 14, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jeffrey Thomas Testa	jtesta@mccarter.com J118@ecfbis.com,lrestivo@mccarter.com,agreen@mccarter.com
Joseph Gunnar Devine, Jr	on behalf of Creditor HSBC et al by its servicing agent M&T Bank jdevine@tmppllc.com ecf@tmppllc.com
Joseph Gunnar Devine, Jr	on behalf of Creditor M&T BANK jdevine@tmppllc.com ecf@tmppllc.com
Laura M. Egerman	on behalf of Creditor HSBC et al by its servicing agent M&T Bank laura.egerman@mccalla.com mcallaef@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor M&T BANK phillip.raymond@mccalla.com mcallaef@ecf.courtdrive.com
Richard Gerbino	on behalf of Creditor HSBC et al by its servicing agent M&T Bank rgerbino@schillerknapp.com lgadomski@ecf.courtdrive.com;lgadomski@schillerknapp.com
Steven D. Pertuz	on behalf of Debtor Mohammed G. Rabbani pertuzlaw@verizon.net g16461@notify.cincompass.com;pertuz.stevenb130381@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9